

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GABRIELLE TODD  
ERNEST WEST  
Debtor(s)

Case No. 15-40292

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/25/2015.
- 2) The plan was confirmed on 03/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/14/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/22/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,202.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$3,202.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,868.43
Court Costs	\$0.00
Trustee Expenses & Compensation	\$140.57
Other	\$193.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,202.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
05027325	Priority	3,078.00	NA	NA	0.00	0.00
AAA CHECKMATE	Unsecured	2,786.84	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	1,096.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	100.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	40.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	50.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	553.40	553.40	0.00	0.00
BRAZOS/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
BRAZOS/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
BRAZOS/GLELSI	Unsecured	0.00	NA	NA	0.00	0.00
BRAZOS/GLHEC	Unsecured	0.00	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	2,648.11	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	381.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,494.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	447.67	447.67	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	571.00	571.61	571.61	0.00	0.00
CHICAGO AREA OFFICE FED CU	Unsecured	359.00	NA	NA	0.00	0.00
COLL UNLMTD	Unsecured	NA	NA	NA	0.00	0.00
COOK LAW MAGISTRATE	Priority	3,243.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	3,711.00	3,531.07	3,531.07	0.00	0.00
CREDIT FIRST NA	Unsecured	947.00	NA	NA	0.00	0.00
DAVID SMITH	Unsecured	5,240.00	8,921.99	8,921.99	0.00	0.00
DON DOVGIN	Unsecured	2,230.00	NA	NA	0.00	0.00
Dpt Ed/Slm	Unsecured	0.00	NA	NA	0.00	0.00
Dpt Ed/Slm	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	1,640.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
I C Systems Collections	Unsecured	47.00	NA	NA	0.00	0.00
INGALLS HOSPITAL	Unsecured	NA	125.00	125.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	0.00	254.74	254.74	0.00	0.00
LUTHER FURNITURE & APPLIANCES	Unsecured	3,891.20	NA	3,891.20	0.00	0.00
LUTHER FURNITURE & APPLIANCES	Secured	NA	3,891.20	3,891.20	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
OPORTUNITY FINANCIAL	Unsecured	698.10	NA	NA	0.00	0.00
PNC BANK	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	373.00	372.60	372.60	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	13,023.00	13,023.86	13,023.86	0.00	0.00
SIR FINANCE CO	Unsecured	1,285.00	1,254.50	1,254.50	0.00	0.00
SIR FINANCE CORP	Unsecured	1,029.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SNYDER &	Unsecured	NA	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Unsecured	738.00	NA	NA	0.00	0.00
SUMMIT COUNTY MUNI COU	Priority	897.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	76,923.92	76,923.92	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
US EMPLOYEES CREDIT UNION	Unsecured	0.00	2,003.60	2,003.60	0.00	0.00
USA DISCOUNTERS	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,662.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	NA	791.30	791.30	0.00	0.00
WAYPOINT HOMES	Unsecured	1,680.34	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,891.20	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,891.20</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$112,666.46</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,202.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$3,202.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/01/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.